

Information to identify the case:					
Debtor 1	<u>Larry P. Abels</u>			Social Security number or ITIN	xxx-xx-5908
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 15-24583-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Larry P. Abels
fdbA Restaurant Discounters, fdBA Abel Equipment Group
LLC

2/8/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Larry P. Abels
Debtor

Case No. 15-24583-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 08, 2021

User: aala
Form ID: 3180W

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

Recip ID	Recipient Name and Address
db	+ Larry P. Abels, 1086 Meridian Road, Renfrew, PA 16053-9714
cr	+ Peoples TWP, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ William J Gass, 280 Anderson Road, Butler, PA 16002-8822
14153136	Admiral Craft Equipment Corp, PO Box 9014, Hicksville, NY 11802-9014
14153139	+ Armstrong Cable, 437 N Main Street, Butler, PA 16001-4358
14177993	+ First Data Merchant Services, 4000 Coral Ridge Drive (C-230), Coral Springs, FL 33065-7614
14153148	+ Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528
14208349	+ Hibu Inc f/k/a Yellowbook Inc, C/O RMS Bankruptcy Recovery Services, P. O. Box 361345, Columbus, OH 43236-1345
14177996	+ Michael J. Pater, Attorney at Law, 101 E. Diamond Street, Suite 202, Butler, PA 16001-5944
14195599	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
14177998	+ Northwest Savings Bank, 905 Main Street, Pittsburgh, PA 15215-2301
14153152	+ PMF Rentals, 124 Plunkett Dr, Zelienople, PA 16063-8716
14153153	PNC Bank MT2, 2730 Liberty Avenue, Pittsburgh, PA 15265-0001
14153150	+ Penn Center Complex, c/o Mike Pater, 108 E Diamond St, Suite 202, Butler, PA 16001-5947
14153151	Peoples TWP Gas, PO Box 747105, Pittsburgh, PA 15274-7105
14177999	Rauch-Milliken International Inc., PO Box 8390, Metairie, LA 70011-8390
14153154	Sheetz Business Edge, c/o Wex Bank, P.O. Box 6293, Carol Stream, IL 60197-6293
14153155	+ Specialty Equipment Sales, 5705 Valley Belt Road, Independence, OH 44131-1421
14178000	+ William J. Glass, c/o Leo M. Stepanion Sr., 222 S. Main Street, Butler, PA 16001-5930

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 09 2021 02:59:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 09 2021 02:59:00	Citizens bank na, One Citizens Bank Way JCA 115, Johnston, RI 02919
cr	EDI: RECOVERYCORP.COM		

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		Feb 09 2021 04:18:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: adjustor@westaircomm.com		
		Feb 09 2021 02:59:00	West Aircomm Federal Credit Union, PO Box 568, Beaver, PA 15009-0568
14205187	EDI: BECKLEE.COM		
		Feb 09 2021 04:18:00	AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14153137	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Feb 09 2021 02:52:36	Advanta, PO Box 660676, Dallas, TX 75266-0676
14193532	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Feb 09 2021 02:55:28	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14153138	+ EDI: AMEREXPR.COM		
		Feb 09 2021 04:18:00	American Express, PO Box 981537, El Paso, TX 79998-1537
14153144	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Feb 09 2021 02:59:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
14153145	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Feb 09 2021 02:59:00	Citizens Bank, PO Box 7000, Providence, RI 02940
14231224	Email/Text: Bankruptcy.RI@Citizensbank.com		
		Feb 09 2021 02:59:00	Citizens Bank, N.A., 1 Citizens Drive, ROP15B, Riverside RI 02915
14153140	EDI: CAPITALONE.COM		
		Feb 09 2021 04:18:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14172282	EDI: CAPITALONE.COM		
		Feb 09 2021 04:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14233792	+ Email/Text: Bankruptcy.RI@Citizensbank.com		
		Feb 09 2021 02:59:00	Citizens Bank of PA, N.A., Attn: Charles M. Koutsogiane, One Citizens, Dr, ROP30B, Riverside R.I. 02915-3026
14153147	EDI: DISCOVER.COM		
		Feb 09 2021 04:18:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130
14159922	EDI: DISCOVER.COM		
		Feb 09 2021 04:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14917664	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org		
		Feb 09 2021 02:59:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14153149	Email/Text: THIRDPARTY@HIBU.COM		
		Feb 09 2021 02:59:00	HIBU INC FKA Yellowbook inc, PO Box 3162, Cedar Rapids, IA 52406
14153141	EDI: JPMORGANCHASE		
		Feb 09 2021 04:18:00	Chase, Attn: Customer Service Research, Mail Code: OH4-7302, P.O. Box 24696, Columbus, OH 43224-0696
14153143	EDI: JPMORGANCHASE		
		Feb 09 2021 04:18:00	Chase Visa, P.O. Box 15298, Wilmington, DE 19850
14153142	EDI: JPMORGANCHASE		
		Feb 09 2021 04:18:00	Chase Visa, PO Box 15298, Wilmington, DE 19886-5153
14177997	+ EDI: NAVIENTFKASMSERV.COM		
		Feb 09 2021 04:18:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14231782	Email/Text: Bankruptcy.Notices@pnc.com		
		Feb 09 2021 02:59:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14179258	EDI: PENNDEPTREV		
		Feb 09 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14179258	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Feb 09 2021 03:00:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14158952	EDI: RECOVERYCORP.COM		
		Feb 09 2021 04:18:00	Recovery Management Systems Corporation, 25

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14808393	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 09 2021 02:59:00	S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14153158	+ Email/Text: adjustor@westaircomm.com	Feb 09 2021 02:59:00	West Aircomm FCU, P.O. Box 568, Beaver, PA 15009-0568
14230032	+ Email/Text: adjustor@westaircomm.com	Feb 09 2021 02:59:00	West Aircomm Federal Credit Union, 485 Buffalo Street, Beaver, PA 15009-2098
14191175	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 09 2021 03:00:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14153159	Email/Text: bankruptcy@firstenergycorp.com	Feb 09 2021 03:00:00	West Penn Power, 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association
14153156		Suzette Abels
14153157		Suzette Abels
14153146	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, PO Box 7000, Providence, RI 02940
14177994	*+	First Data Merchant Services, 4000 Coral Ridge Drive (C-230), Coral Springs, FL 33065-7614
14177995	*P++	HIBU, ATTN MELISSA MCCALLIN, 2201 RENAISSANCE BLVD, KING OF PRUSSIA PA 19406-2709, address filed with court:, HIBU INC FKA Yellowbook inc, PO Box 3162, Cedar Rapids, IA 52406
14153160	*	West Penn Power, 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com
Andrew M. Menchyk, Jr.	on behalf of Creditor William J Gass amm@stepmenlaw.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Kenneth Steidl	

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on behalf of Debtor Larry P. Abels julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@st
eidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 7